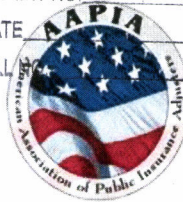


EXHIBIT NO.

DATE

BILL

2-3-15  
HB 95

January 30, 2015

The Honorable Edward Buttrey  
P.O. Box 200500  
Helena, MT 59620-0500

Dear Senator Buttrey:

The American Association of Public Insurance Adjusters, known as "AAPIA" is a leading professional organization representing public adjusters and consumers. AAPIA is an advocate for public adjusters and consumers nationwide and has worked on some of the largest issues facing the industry, including the National Association of Insurance Commissioners "NAIC" Public Adjuster Model Act, drafted in 2005. AAPIA works to help our member firms protect the interests of homeowners and business owners who have sustained property damage.

We write to support the efforts of the Montana legislature to modernize the public adjuster law and follow the NAIC Model Act. The proposed HB 95 Draft No. LC0437 will benefit the residents of Montana by creating a free an open marketplace for public adjusters, while at the same time protecting the rights of insurance policy holders who have sustained property damage. We especially applaud your commitment to addressing the problem of unlicensed "storm chasers" by the inclusion in HB 95 of severe penalties for unlicensed activity.

AAPIA enjoys a close relationship with many of the states' regulators and legislators in an attempt to protect and advocate for policy holders and public adjusters. We strive to elevate the public adjusting industry while providing advocacy for our members. We would be happy to provide any assistance needed in helping to implement this bill once it becomes law.

We look forward to working with you.

Respectfully Submitted,

*Holly K. Soffer*

Gene G Veno, President, AAPIA

Holly K. Soffer, Esq., AAPIA legal counsel